Case 14-30652 Doc 1 Filed 12/17/14 Entered 12/17/14 13:28:13 Desc Main Document Page 1 of 11

B1 (Official Fo	orm 1)(04					oanno		.go <u> </u>					
					S Banki of North		y Court ota				Vol	untary	Petition
Name of Deb			er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):		
All Other Nam (include marrie				8 years					used by the J maiden, and			3 years	
Last four digit (if more than one, s		Sec. or Indi	vidual-Taxp	ayer I.D. (ITIN)/Com	plete EIN	Last 1	Our digits o	f Soc. Sec. or	Individual-	Taxpayer I.	D. (ITIN) No	o./Complete EIN
Street Address 117 Third Minto, ND	Street		Street, City,	and State)	:			Address of	f Joint Debtor	(No. and St	reet, City, a	nd State):	
						ZIP Co 58261	ode						ZIP Code
County of Res Walsh	sidence or	of the Princ	cipal Place o	f Business			Coun	ty of Reside	ence or of the	Principal Pl	ace of Busi	ness:	•
Mailing Addre		tor (if diffe	rent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from stre	eet address):	
Minto, ND)					ZIP Co	ode						ZIP Code
Location of Pr (if different fro				•		<u> </u>	I						
(Farmar of	• •	Debtor		Π	Nature (Charle	of Busine			-	•		Under Whic	h
☐ Individual See Exhibit ☐ Corporatio ☐ Partnership ☐ Other (If do	(includes D on page on (include p ebtor is not	Joint Debto 2 of this form es LLC and	Drs) LLP) bove entities,	Sing in 1 Rail Stoo	lth Care Bugle Asset Real U.S.C. § Troad Ekbroker amodity Branch	siness eal Estate 101 (51B	as defined	Chapt Chapt Chapt Chapt Chapt Chapt	eer 7 eer 9 eer 11 eer 12	of C	hapter 15 P a Foreign hapter 15 P	etition for Ro Main Procee etition for Ro Nonmain Pro	ding ecognition
	-	5 Debtors		Oth		4 E4	•4				e of Debts k one box)		
Each country in by, regarding, o	n which a fo	oreign procee	ding	unde	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organizatior under Title 26 of the United States Code (the Internal Revenue Code).			Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for					
	Fil	ing Fee (C	heck one box	()			ck one box:		-	ter 11 Debt			
debtor is una Form 3A.	o be paid in d application able to pay	installments on for the cou fee except in	art's considerat installments.	ion certifyi Rule 1006(ng that the (b). See Office	Che Che	Debtor is no ck if: Debtor's agg	regate nonco \$2,490,925 (lefined in 11 V	U.S.C. § 1010	(51D). s owed to insid	ers or affiliates) e years thereafter).
Filing Fee w attach signed			able to chapter art's considerat					of the plan w	this petition. were solicited pr S.C. § 1126(b).	repetition from	n one or more	e classes of cre	ditors,
Statistical/Ad ☐ Debtor estithere will be	imates tha	t funds will t, after any	be available	erty is ex	cluded and	administ		es paid,		THIS	S SPACE IS	FOR COURT I	JSE ONLY
Estimated Nur 1- 49	mber of Ci 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assessed to \$50,000	ets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	01 \$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liab	bilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	01 \$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Altendorf, Janice M. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Janice M. Altendorf

Signature of Debtor Janice M. Altendorf

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 17, 2014

Date

Signature of Attorney*

X /s/ Jon R. Brakke

Signature of Attorney for Debtor(s)

Jon R. Brakke 03554

Printed Name of Attorney for Debtor(s)

Vogel Law Firm

Firm Name

218 NP Avenue P. O. Box 1389 Fargo, ND 58107-1389

Address

(701) 237-6983 Fax: (701) 476-7676

Telephone Number

December 17, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Altendorf, Janice M.

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of North Dakota

In re	Janice M. Altendorf		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of rea financial responsibilities.); □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the i	information provided above is true and correct.
Signature of Debtor:	/s/ Janice M. Altendorf Janice M. Altendorf
Date: December 17, 20	014

UNITED STATES BANKRUPTCY COURT DISTRICT OF NORTH DAKOTA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruntcy Court

Dist	trict of North Dakota		
In re Janice M. Altendorf		Case No.	
	Debtor(s)	Chapter 7	
CERTIFICATION OF N UNDER § 342(b)	NOTICE TO CONSUM OF THE BANKRUPTO	`)
I (We), the debtor(s), affirm that I (we) have rece Code.	rtification of Debtor eived and read the attached not	tice, as required by	§ 342(b) of the Bankruptcy
Janice M. Altendorf	${ m X}$ /s/ Janice M. Al	tendorf	
			December 17, 2014
Printed Name(s) of Debtor(s)	Signature of Del	btor	Date
Printed Name(s) of Debtor(s) Case No. (if known)	Signature of Del	btor	· · · · · · · · · · · · · · · · · · ·

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court District of North Dakota

Debtor(s)		se No apter _	7
``		· -	7
F CREDIT	OR MATR	RIX	
F CREDIT	TOR MATR	RIX	
creditors is tru	e and correct to the	he best of	f his/her knowledge.
M. Altendorf			
,	M. Altendorf	M. Altendorf	creditors is true and correct to the best of M. Altendorf Altendorf

Signature of Debtor

AGRICREDIT ACCEPTANCE LLC PO BOX 14535 DES MOINES, IA 50306-3535

ALVIN BOUCHER ROBERT VOGEL LAW OFFICE 200 FIRST AVENUE NORTH, SUITE 30 PO BOX 5576 GRAND FORKS, ND 58206-5576

ANDRE MARNEWECK 1006 MAPLE AVE LAS ANIMAS, CO 81054

ANDREW MURRAY
BALLY VILAGE NO. 2
RUSTENBURG
NORTH-WEST 2099 SOUTH AFRICA

DORIN BUTNARIU LULIU MANIU 28 50091-BRASOV - 2200, ROMANIA

GRAND FORKS FINANCE 1325 DEMERS AVE SUITE B GRAND FORKS, ND 58201

HANSON LEASE & RENTAL, INC. 1325 DEMERS AVE GRAND FORKS, ND 58208

HUGH BARRON 267 PARTON ROAD PAPAMOA BAY OF PLENTY, NEW ZEALAND 3118

INTERNAL REVENUE SERVICE OGDEN, UT 84201-0039

MAC SCHNEIDER SCHNEIDER, SCHNEIDER & SCHNEIDER 815 THIRD AVENUE SOUTH FARGO, ND 58103 MORNE VIVIER 24 LIMPGRO STR. BONNIE BROOK KRAAIFONTAIN 7570 SOUTH AFRICA

RAYMOND OWEN UNIT 66A 2 ARMOY DRIVE BOTANY 2016

RDO EQUIPMENT CO. ATTN: BRIAN MADSON DIRECTOR OF CREDIT OPERATIONS PO BOX 7160 FARGO, ND 58106-7160

RUAN GOUWS PO BOX 379 MARBLE HALL 0450, SOUTH AFRICA

TCF EQUIPMENT FINANCE 11100 WAYZATA BLVD SUITE 801 HOPKINS, MN 55305

TIM CHAPMAN 170 PACIFIC ROAD NORTH NEW BRIGHTON, CHRISTCHURCH 8083

UDROVE PO BOX 329 NEW PLYMOUTH, ID 83655

WALLWORK FINANCIAL CORP. P. O. BOX 628 FARGO, ND 58103